

In Re:	Case No.:	22-17137
Hashim Syed and Nighat Syed	Chapter:	13
	Judge:	VFP

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**NOTICE OF PROPOSED PRIVATE SALE**

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Hashim Syed and Nighat Syed, the Debtors, in this case proposes to sell property of the estate to the persons and on the terms described below. If you object to the sale, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party listed below not later than 7 days before the hearing date.

Address of the Clerk: United States Bankruptcy Court  
50 Walnut Street, 3rd Floor  
Newark, NJ 07102

If an objection is filed, a hearing will be held before the Honorable Vincent F Papalia on August 17, 2023 at 10 a.m. at the United States Bankruptcy Court, courtroom no. 3B, 50 Walnut St, 3rd Floor, Newark, NJ 07102. (Hearing date must be at least 28 days from the date of this notice). If no objection to the sale is filed, the clerk will enter a Certification of No Objection and the sale will be held as proposed.

Description of property to be sold: 54 Saw Mill Road, Kinnelon, New Jersey 07405

Proposed Purchaser: Christopher and Kathryn Loayza

Sale price: \$1,125,000.00 less a \$15,000.00 Seller Credit

☒ Pursuant to D.N.J. LBR 6004-5, I request to pay the real estate broker and/or real estate attorney at closing on the terms set forth below.

Name of Professional: Scott Cowan, Keller Williams and Karl J. Norgaard, Esq.  
Amount to be paid: \$56,250.00 to Scott Cowan & \$2,000.00 to Karl J. Norgaard, Esq.  
Services rendered: Brokers Commissions and Legal Fees

Higher and better offers will be received. They must be in writing and filed with the clerk not later than 7 days before the hearing date set forth above.

Objections must be served on, and requests for additional information directed to:

Name: Karl J. Norgaard, Esq.

Address: 184 Grand Avenue, NJ 07631

Telephone No.: 201-871-1333

In re:  
Hasham R. Syed  
Nighat A. Syed  
Debtors

Case No. 22-17137-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jul 25, 2023

User: admin  
Form ID: pdf905

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Total Noticed: 80

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 27, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Hasham R. Syed, Nighat A. Syed, 54 Saw Mill Road, Kinnelon, NJ 07405-3228
cr	+ Amzad Mursalim, 245 4th Street, Building 2, Passaic, NJ 07055, UNITED STATES 07055-7840
r	+ Scott Cowan, Scott Cowan, Keller Williams Town Life, 25 Washington Street, Suite 230, Tenafly, NJ 07670-2027
cr	+ Sola Realty LLC, c/o Shapiro, Croland, Reiser Apfel & Di, 411 Hackensack Avenue, 6th Floor, Hackensack, NJ 07601 UNITED STATES 07601-6328
519805873	Ali Hashmi, 20495 Cherrystone Pl, Ashburn, VA 20147-3765
519700448	Ali Hashmi/MUJTABA, 24 Pinecrest Rd, Jersey City, NJ 07305-1223
519765673	AmWest Funding Corp., 6 Pointe Drive Ste 300, Brea, CA 92821
519700451	Amwest Funding Corp., 6 Pointe Dr Ste 300, Brea, CA 92821-6323
519700452	+ Amzad Mursalim aka Zara Stitching LLC, 245 4th St Bldg 2ND, Passaic, NJ 07055-7840
519805874	Amzad Mursalim aka Zara Stitching LLC, 245 4th St Ste 1, Passaic, NJ 07055-7840
519700454	Bennett Wain c/oChristopher Musmanno, Esq, 165 E Main St, Denville, NJ 07834-2618
519700455	+ Black to Green LLC, 50 Hilton St, Easton, PA 18042-7331
519770958	CL 45 MW Loan, c/o Saldutti Law Group, 800 Kings Hwy N Ste 300, Cherry Hill, NJ 08034-1511
519700459	Celentano Stadmauer & Walentowicz LLP, 1035 US Highway 46 Ste B208, Clifton, NJ 07013-2469
519864493	+ Cushner & Associates, P.C., 399 Knollwood Rd, Suite 205, White Plains, NY 10603-1916
519700467	First Business Specialty Finance LLC, c/o Josh Kopp, Esq., 10 E Doty St Ste 900, Madison, WI 53703-3390
519851477	Hassan Syed, 54 Saw Mill Rd., Kinnelon, NJ 07405-3228
519700471	JP Morgan Chase Ban, 300 N Walnut St Fl 9, Wilmington, DE 19801-3973
519700472	LVNV Funding LLC, PO Box 98875, Las Vegas, NV 89193-8875
519716684	+ MMG Investments III, LLC, Department 7740, PO Box 4110, Woburn, MA 01888-4110
519700473	+ McNeese Wallace & Nurick LLC, 100 Pine St, Harrisburg, PA 17101-1288
519700476	PRL USA Holdings, c/o Blakely Law Group, 1334 Park View Ave Ste 280, Manhattan Beach, CA 90266-3752
519700477	Provident Bank, PO Box 1001, Iselin, NJ 08830-1001
519805876	SBA-EIDL Loan, 409 3rd St SW, Washington, DC 20024-3212
519700480	Sola Realty LLC c/o Shapiro, et al, Continental Plaza II, 411 Hackensack Ave Fl 6, Hackensack, NJ 07601-6328
519700481	St. Clare's Health, 25 Pocono Rd, Denville, NJ 07834-2954
519700482	State of New Jersey, Division of Taxation Compliance Activity, PO Box 245, Trenton, NJ 08695-0245
519700486	Todd Cushner & Associates, 399 Knollwood Rd Ste 205, White Plains, NY 10603-1916
519706933	+ U.S. Bank National Association dba Elavon, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
519700488	Velocity Investments, LLC, 222 N La Salle St, Chicago, IL 60601-1003
519700780	Zeshan Syed, 54 Saw Mill Rd, Kinnelon, NJ 07405-3228

TOTAL: 31

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 25 2023 20:33:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

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smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 25 2023 20:33:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 25 2023 20:43:54	Ally Bank, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 25 2023 20:44:18	BMW FINANCIAL SERVICES NA, LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
cr	+ Email/Text: rmcdownell@slgcollect.com	Jul 25 2023 20:32:00	MMG Investments III, LLC as assignee of CL45 MW Lo, c/o Saldutti Law Group, 1040 North Kings Highway, Suite 100, Cherry Hill, NJ 08034-1925
cr	+ Email/PDF: gecsedl@recoverycorp.com	Jul 25 2023 21:09:40	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
519702978	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 25 2023 20:43:43	Ally Bank Lease Trust - Assignor to Vehi, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519763378	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 25 2023 20:54:43	Ally Bank Lease Trust c/o AIS Portfolio Services,, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519700449	Email/Text: ally@ebn.phinsolutions.com	Jul 25 2023 20:32:00	Ally Financial, PO Box 380902, Bloomington, MN 55438-0902
519700450	Email/PDF: bncnotices@becket-lee.com	Jul 25 2023 20:54:41	American Express, PO Box 981537, El Paso, TX 79998-1537
519744303	Email/PDF: bncnotices@becket-lee.com	Jul 25 2023 20:54:50	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519700453	Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jul 25 2023 20:32:00	Apple Card-GS Bank USA, PO Box 7247, Philadelphia, PA 19170-0001
519700457	Email/PDF: acg.bmw.ebn@aisinfo.com	Jul 25 2023 20:54:42	BMW Financial Services, PO Box 3608, Dublin, OH 43016-0306
519700456	Email/PDF: acg.bmw.ebn@aisinfo.com	Jul 25 2023 20:44:09	BMW Financial Services, 5550 Britton Pkwy, Hilliard, OH 43026-7456
519818528	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 25 2023 20:44:26	BMW Financial Services NA, LLC, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519711628	Email/Text: creditcardbkcorrespondence@bofa.com	Jul 25 2023 20:32:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
519700458	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 25 2023 20:43:34	CBNA/Best Buy, PO Box 6497, Sioux Falls, SD 57117-6497
519700463	^ MEBN	Jul 25 2023 20:30:29	CMRE Financial Services Inc., PO Box 54028, Los Angeles, CA 90054-0028
519700465	Email/Text: correspondence@credit-control.com	Jul 25 2023 20:32:00	Credit Control LLC, 3300 Rider Trl S Ste 500, Earth City, MO 63045-1338
519762205	+ Email/Text: attorneys@mkslaw.net	Jul 25 2023 20:32:00	Charles M. Forman, Chapter 7 Trustee of Prestige, c/o Mellinger Kartzman LLC, Attn: Steven A. Jayson, Esq., 101 Gibraltar Drive, Suite 2F, Morris Plains, New Jersey 07950-1287
519700460	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 25 2023 20:43:52	Citi Cards/Citibank, PO Box 6241, Sioux Falls, SD 57117-6241
519700461	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 25 2023 20:55:01	Citibank NA, PO Box 6181, Sioux Falls, SD 57117-6181
519700462	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 25 2023 20:54:50	Citibank NA/Costco, PO Box 9001037, Louisville, KY 40290-1037

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519700464	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 25 2023 20:32:00	Comenity Bank/BJ's Club, PO Box 182120, Columbus, OH 43218-2120
519700466	Email/PDF: creditonebknottifications@resurgent.com	Jul 25 2023 20:43:51	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
519700468	Email/Text: Atlanticus@ebn.phinsolutions.com	Jul 25 2023 20:32:00	Home Depot, PO Box 105555, Atlanta, GA 30348-5555
519700469	Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 25 2023 20:32:00	IRS - Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
519771887	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 25 2023 20:43:42	JP Morgan Chase Bank, PO Box 182055, Columbus, OH 43218-2055
519725450	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 25 2023 20:43:40	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix, AZ 85038-9505
519728004	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jul 25 2023 20:32:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
519705274	+ Email/PDF: resurgentbknottifications@resurgent.com	Jul 25 2023 20:43:34	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10497, Greenville, SC 29603-0497
519700474	^ MEBN	Jul 25 2023 20:30:14	Mercantile Adjustment Bureau LLC, 165 Lawrence Bell Dr Ste 100, Williamsville, NY 14221-7900
519700475	Email/Text: M74banko@mercedes-benz.com	Jul 25 2023 20:32:00	Mercedes Benz Financial Services LLC, PO Box 685, Roanoke, TX 76262-0685
519713492	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 25 2023 20:33:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519751459	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 25 2023 20:44:26	Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
519705267	Email/PDF: resurgentbknottifications@resurgent.com	Jul 25 2023 20:54:44	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519715130	Email/Text: bnc-quantum@quantum3group.com	Jul 25 2023 20:33:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
519758252	Email/Text: bnc-quantum@quantum3group.com	Jul 25 2023 20:33:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
519700478	Email/PDF: resurgentbknottifications@resurgent.com	Jul 25 2023 20:43:51	Resurgent Capital Services, PO Box 1269, Greenville, SC 29602-1269
519700479	Email/Text: ecourts.col_efilings@fskslaw.com	Jul 25 2023 20:32:00	Sears, c/o Fein Such Kahn & Shepard, 7 Century Dr Ste 201, Parsippany, NJ 07054-4609
519701203	+ Email/PDF: gecsed@recoverycorp.com	Jul 25 2023 20:44:06	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519700483	Email/PDF: gecsed@recoverycorp.com	Jul 25 2023 20:54:53	Synchrony Bank/VENMO, PO Box 960061, Orlando, FL 32896-0061
519700484	^ MEBN	Jul 25 2023 20:28:59	Synergetic Communication, Inc., 5450 NW Central Dr Ste 220, Houston, TX 77092-2061
519700485	Email/Text: Atlanticus@ebn.phinsolutions.com	Jul 25 2023 20:32:00	TBOM ATLS Fortiva THD, PO Box 10555, Atlanta, GA 30310-0555
519759138	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jul 25 2023 20:32:00	The Bank of Missouri dba Fortiva, PO Box 105555, Atlanta, GA 30348-5555
519767873	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Jul 25 2023 20:33:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, Saint Louis MO

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519700487	Email/Text: BAN5620@UCBINC.COM	63166-0108
	Jul 25 2023 20:32:00	United Collection Bureau, 5620 Southwyck Blvd Ste 206, Toledo, OH 43614-1501
519754045	+ Email/PDF: ebn_ais@aisinfo.com	
	Jul 25 2023 20:44:18	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519700489	Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	
	Jul 25 2023 20:32:00	Verizon, PO Box 408, Newark, NJ 07101-0408
TOTAL: 49		

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519771889		Fein Such Kahn & Shepard, PC
519744305	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519744307	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519700470	*	IRS-Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
519805875	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court; JP Morgan Chase Bank, PO Box 182055, Columbus, OH 43218-2055
519770959	##	Saldutti Law Group, 800 Kings Hwy N Ste 300, Cherry Hill, NJ 08034-1511

TOTAL: 1 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 27, 2023 Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 21, 2023 at the address(es) listed below:

Name	Email Address
David L. Stevens	on behalf of Creditor Amzad Mursalim dstevens@scura.com ecfbkfilings@scuramealey.com;pevangelista@scura.com;amurphy@scura.com;vmajano@scura.com;rshah@scura.com;jromero@scura.com;sduarte@scura.com;spereyra@scura.com;14518@notices.nextchapterbk.com
Denise E. Carlon	on behalf of Creditor AmWest Funding Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
John P. Di Iorio	on behalf of Creditor Sola Realty LLC jdiiorio@shapiro-croland.com
Judah B Loewenstein	on behalf of Creditor Charles M. Forman as Ch. 7 Trustee for Prestige America Mfg Corp. jloewenstein@msklaw.net, sjayson@msklaw.net;pmasiello@msklaw.net;donnaz@msklaw.net
Karl J. Norgaard	on behalf of Joint Debtor Nighat A. Syed knorgaard@norgaardfirm.com sferreira@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com
Karl J. Norgaard	on behalf of Debtor Hasham R. Syed knorgaard@norgaardfirm.com sferreira@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com

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Karl J. Norgaard

on behalf of Plaintiff Hasham R. Syed knorgaard@norgaardfirm.com  
sferreira@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com

Marie-Ann Greenberg

magecf@magtrustee.com

Rebecca K. McDowell

on behalf of Creditor MMG Investments III LLC as assignee of CL45 MW Loan 1, LLC rmcdowell@slgcollect.com,  
anovoa@slgcollect.com

Steven A. Jayson

on behalf of Creditor Charles M. Forman as Ch. 7 Trustee for Prestige America Mfg Corp. sjayson@msklaw.net,  
jloewenstein@msklaw.net;donnaz@msklaw.net;pmasiello@msklaw.net

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11